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ABSTRACT

The expenses and sources of income for two supervised family day care (SFDC) systems in Denmark, where SFDC is the national family day care model, are compared with two supervised systems in Connecticut, where SFDC is rare, as in the United States generally. SFDC differs from family day care in general by the systematic involvement of trained child care specialists, or supervisors, who are responsible to a particular group of providers, parents, and children. It is argued that SFDC, a model associated with high quality services, should become the model for family day care sponsored by the public schools and social service agencies and/or could be used as a model to train independent family day care providers for certification. After a description of SFDC, discussion explores: (1) financial considerations; (2) expenses of operating the supervisor model, including payment to providers, program support, and administrative costs; (3) sources of income for the supervisor model, including parent fees, government funds, and private funds; (4) provider earnings; (5) a prototypic structure and sample budget for one cluster of SFDC homes involving one supervisor and 11 providers; and (6) three options for funding the prototype system, including options in which parent fees cover all costs, a sponsoring agency absorbs indirect costs, and training funds cover program support and indirect costs. (RH)

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High Quality Family Day Care: Financial Considerations

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Abstract

Supervised family day care was described as a model of high quality family day care. The expenses and sources of income for two supervised family day care systems in Denmark were compared with two supervised systems in Connecticut. A model budget for a supervised family day care system involving one supervisor and 11 providers was presented. It was argued that supervised family day care should serve as the model for family day care sponsored by the public schools and social service agencies and/or could be used as a model to train family day care providers to become certified and independent.

Zigler (1989) has called for the schools to play a greater role in addressing the child care crisis. His proposal calls for schools to conduct programs for both 3-to-5 year old and school-aged children and to coordinate family day care for infants and toddlers. While family day care is the most frequently chosen option for infants and toddlers (Hofferth & Phillips, 1987), family day care is the least regulated form of child care (Young & Zigler, 1986), involves care by providers with the least degree of training (Ehert, & Leavitt, 1986), and is the most unstable type of care (Modigliani, 1986). If the schools are to coordinate family day care for infants and toddlers, the form of the coordination must be discussed. The manner in which the coordination is provided can play a significant role in increasing the quality of family day care.

Corsini, Wisensale, and Caruso (1988) have outlined the multiple issues involved in family day care and some of the variables which affect level of quality in this mode of care. Quality of child care is a complex issue which involves philosophical assumptions, values, the balancing of provider, parent, and child needs, and financial considerations. The issues involved in determining the level of quality also change across different forms of child care. The authors believe that one important factor necessary for a high level of quality in family day care is the involvement of trained early childhood professionals. Licensing is not enough to provide high quality care. High quality family day requires that licensed providers also be credentialed by demonstrating additional competencies as outlined by the CDA National Credentialing Program (1987) or be supervised by a trained early childhood professional. The supervision of family day care providers by trained professionals has been referred to as supervised family day care (Corsini, Wisensale, & Caruso,

1988). The present paper briefly describes the important characteristics of supervised family day care, describes the financial characteristics of supervised family day care in Denmark and a similar model in Connecticut and presents a prototype structure and budget for a supervised family day care system. The proposed model could be adopted as a model for school sponsored child care for infants and toddlers as suggested by Zigler or could be a model for training family day care providers who would become certified and independent.

SUPERVISED FAMILY DAY CARE

Supervised family day care is distinguished from family day care in general by the systematic involvement of trained child care specialists, or supervisors. Each supervisor has responsibilities to a particular group of providers, parents, and children. Supervisors help recruit and select family day care providers, assist providers to meet regulatory requirements, and provide inservice training and support on a regular basis through contact with providers every few days by phone and every few weeks face-to-face. Family day care supervisors help parents locate child care and match parent and child needs with provider needs and vacancies. Supervisors also monitor each child's developmental progress and assist in accessing additional resources when indicated. The duties and responsibilities of family day care supervisors as they function in Denmark have been more fully described by XXXXXXXX (In Press) and the supervisor model of family day care has been contrasted with other structural models of family day care by Corsini, Wisensale, and Caruso (1988).

Supervised family day care is the national model of family day care in Denmark and is found in a limited number of communities in the United States. Two small supervised family day care systems were found in

Connecticut. The two systems were sponsored by branches of the same non-profit multi-service family agency. One system operated in an urban community and had 33 providers and three supervisors. The other was in a suburban area and had 11 providers and one supervisor. The budgets and characteristics of the two Connecticut supervised systems were obtained in order to understand the finances of these systems and so that comparisons could be made with the family day care system from two communities in Denmark. One community in Denmark was a rural community which had 42 family day care providers and two and one-half supervisors. The other community was a city which had approximately 700 providers and 50 supervisors.

The supervisors in both communities performed the functions that have been described as characteristic of a supervised system. The ratios of supervisors to providers and to children were different in the Danish and Connecticut systems. In Denmark the ratio of supervisors to children was set by national regulation at one supervisor for every 50 children in care. There was one supervisor for about every 15 family day care homes. In the Connecticut systems the ratios were set by a combination of parent, provider, and program needs and the average was one supervisor for every 35 children and one supervisor for every 12 family day care homes. National regulations in Denmark limited the number of children in a family day care home to five and state regulations in Connecticut set the limit at six full time children per home. In both Denmark and Connecticut the average number of children per family day care home within each supervised system was 3.5. The majority of providers cared for three or four children while a few homes had as many as five children or as few as two.

In both the Danish and Connecticut systems the providers were paid by the sponsor (community or agency) which collected fees from parents. In

Denmark the providers were treated like employees of the local government and paid different amounts depending upon how many children were in their care. In Connecticut the providers worked under a purchase of service arrangement in which they received an agreed upon standard rate for each full day of child care provided. Supervisors in both Connecticut and Denmark were employees of the sponsors. The overall program structure and function of the Danish and Connecticut models were similar. However, comparison of the financial aspects revealed considerable differences.

FINANCIAL CONSIDERATIONS

Several components are involved in making financial comparisons. Comparisons involve how funds are obtained to operate the program (income or revenue) and how funds are spent to operate the program (costs or expenses). Also important in the realm of child care are the fees that parents pay, the earnings of providers, and the subsidies that are offered by governments, business, and philanthropic groups. The Danish financial figures were determined by averaging the budgets for the urban and rural systems and the financial figures for the Connecticut system were determined by averaging the budgets from the urban and suburban programs.

EXPENSES OF OPERATING THE SUPERVISOR MODEL

For the purpose of describing and comparing expenses three general categories were selected: payment to providers, program support, and administrative costs. These categories were used because of their functional relevance within the supervisor model. Because of the complexities of making comparisons across different monetary exchanges, expenses within categories are described as percentages of total program budgets.

Payment to providers includes any form of payment made to family day

care providers in exchange for their caregiving services. In Denmark 80% of the total budget was allocated to provider fees. In Connecticut only 55% of the total budget was allocated to provider fees. Payment to providers also could include employee benefits such as health and life insurance but these expenses were not part of the budget for either system. The Danish providers did have health and pension benefits which, because they came directly from the national government, did not appear as a direct program expense. The Connecticut system providers did not receive employee benefits.

The program support expense category includes the costs associated with employing supervisors (salaries, benefits and travel allotments), liability insurance, equipment, materials and supplies, and expenses associated with attracting and training providers. Program support expenses directly influence the day to day operation of the supervised family day care system and provide for the very activities which distinguish supervised family day care from independently operating family day care homes. In Denmark the percent of the total budget allocated to program support was 15% and in Connecticut it was 28%. The differences between the two programs appeared to be related to the difference in the ratio of supervisors to providers and children, and to differences in supervisors' salaries. The Danish system required relatively fewer supervisors since each supervisor was responsible for 15 day care homes and 50 children. In Connecticut each supervisor monitored 12 homes and 35 children. Also, in Denmark family day care supervisors were paid an amount equivalent to that paid early childhood trained staff who worked in child care centers. In Connecticut the supervisors earned substantially more than trained center workers and were more comparable in earnings, training and

experience to Master degree social workers.

The third category of expenses is administrative costs which includes office costs for the supervisor(s) such as rent, electric and telephone, and costs for accounting, bookkeeping, and agency administrative overhead. Administrative costs do not effect day to day operation of the service and are sometimes absorbed in ways that are not reflected in program budgets. In Denmark the percent of the total budget for administrative costs was 5%. In Connecticut administrative costs accounted for 17% of the total expenses. The difference between the Connecticut and Danish administrative expenses probably reflects the greater enmeshment of the Danish child care system within the larger social service system.

It is important to consider the differences in the percentages of expenses allocated to the various program functions within the cultural context of each program. In Denmark supervised family day care was one form of child care among a number of alternatives and day care services were designed to meet the needs of the overall population within the community. By contrast, the Connecticut system was designed to target day care services to a particular group of families--low income families. In addition, the Connecticut programs were not part of any overall system of government supported family services. One consequence of this aspect of the Connecticut program was that the family day care supervisors were responsible for providing more than family day care services to the families. The supervisors assisted families with other needs and consequently needed to be more highly trained than their Danish counterparts. Because the Connecticut supervisors had responsibilities which required a higher degree of training, their salaries were higher and accounted for a higher percent of the total budget.

SOURCES OF INCOME FOR THE SUPERVISOR MODEL

Three categories will be used to discuss income: parent fees, government sources, and private sources. Parent fees refers to the total amount collected from parents. Government sources includes any type of town, city, state, national or federal funds that were received. These funds could be in the form of allotments, grants, reimbursements, or purchase of child care 'slots'. The third revenue category, private sources, includes funds received that are not from parents or governments, and in our discussion consists of subsidies from private philanthropic sources.

In both Denmark and Connecticut parent fees provide a substantial portion of program income. In Denmark, parent fees make up 35% of the total program income. National policy in Denmark limits the proportion of program expenses covered by parent fees to 35%. Individual communities can lower the percent covered by parent fees by increasing the contribution of local dollars. In Connecticut, parent fees accounted for less than half, or 45%, of total program revenue. It is apparent from these figures that both supervised programs received substantial subsidies.

Government sources in Denmark provided the total remaining income, 65%, needed to operate the supervised family day care systems. The government sources came from tax money generated at both the national and local level. Day care in Denmark is paid for by parent fees, federal taxes and local taxes. Although there are federal guidelines for how different forms of child care should be conducted, the local communities have considerable program and financial responsibilities.

The Connecticut program received only 12% of its financial support from governmental sources. The program took advantage of the U.S.

Department of Agriculture food program. Providers and supervisors worked together on the necessary recordkeeping to apply for reimbursement. Federal funds were received through the city as part of a federal community development grant which included some funds to purchase child care 'spaces' for children of low income parents. Also included in this category were state funds received by the parents but paid to the program to purchase day care services as part of a larger program of job training and adult education. Government support in the Connecticut system was limited, unsystematic and illustrated the patchwork funding pattern common in the budgets of nonprofit agencies.

The third source of revenue was private sources. In Denmark there was no private source of income reported. In Connecticut private sources accounted for 43% of the total budget. The largest portion of private support (25% of the total budget) came from the agency's endowment and the remaining portion (18% of the total budget) was received from the local United Way.

Comparing Danish and Connecticut income sources clearly illustrates the different climates in which the programs operate. In Denmark, supervised family day care is the national model for family day care and is supported as a legitimate alternative to center-based care. While the Danish government does not provide free day care for children, substantial tax dollars are directed toward a unified child care system. At the same time there is local flexibility such that communities can determine the structure of their systems as regards center-based versus family-based care, eligibility criteria, and, to some extent, parent fees.

Similar to the Danish system, supervised family day care in Connecticut also was subsidized heavily. However, the subsidy took a much

different form. The Connecticut program was established by the non-profit social service agency to serve high-risk and low-income families. It was the intent in Connecticut to charge only minimal fees to parents and to rely on agency endowment funds as a major source of program funding. Annual budgeting focused on projecting sufficient parent fees only to compensate the family day care providers. The agency planned to cover program support and administrative costs through the agency endowment, philanthropic funds, and the minimal federal and state grants which could be found. The supervised family day care program was seen as a mechanism for providing support to families at risk.

The income of programs is inevitably molded by the context in which each program exists. The prevailing ideology of society, the history of each program, the organizational structure of a sponsor, and the unique characteristics of the local community all play major roles in determining how programs are supported. Equally influenced by these factors is the earning potential of providers.

PROVIDER EARNINGS

Both the Danish and Connecticut systems paid their providers in a systematic way based on the number of children in their care. In order to provide a context to give meaning to provider earnings, the wages for several types of jobs in the two countries were obtained. Earnings for supervised family day care providers, independent family day care providers, center-based child care workers and minimum wage workers are shown in Table 1.

- Insert Table 1 about here -

The Demark wages were translated to dollar amounts using the exchange rate at the time the figures were collected. Because of the complexity of comparing wages across countries, the Denmark and Connecticut wages cannot be directly compared. The dollar amounts which appear are not as important as the relative comparisons that can be made within each country. Both monthly and annualized figures are provided.

To collect information on the earnings of family day care providers in Connecticut, semi-structured interviews were conducted, both in person and over the telephone, with ten family day care providers. Five providers were from the Connecticut supervised system and five were independent providers. All family day care providers were in the same geographic area of eastern Connecticut. Four center-based child care programs were surveyed to obtain the center worker wage and benefit structure. The centers were a state funded center for 50 children aged 3-to-5, an infant/toddler cooperative serving 20 children, a regional special needs preschool program, and a private day care center serving 70 children ages 6 weeks to 6 years. The Danish figures were obtained from budgets and discussion with personnel in several communities.

In Denmark a family day care provider made \$708 a month caring for three children, \$944 a month caring for four children and \$1180 a month caring for five children. The amount received when caring for four children was approximately the monthly wage of a minimum wage worker in Denmark and a little less than an untrained worker in a center. The amount received when caring for five children was about the same as that received by a trained child care worker in a center. All these workers would have the same level of worker benefits.

In Connecticut the providers in the supervised system who cared for four

children also received a wage similar to that received by an untrained worker in a center and a minimal skill worker like a file clerk. However, the supervised provider in Connecticut did not have any job benefits. The supervised provider in Connecticut who cared for five children earned about \$3,000 more a year than a trained center-based worker.

Independent providers in Connecticut were earning \$3,000 to \$7,000 more than their supervised counterparts. Neither the independent family day care providers nor the supervised providers received any benefits, but independent caregivers' incomes were substantially higher. The providers in the supervised system tolerated the pay differential because, in addition to providing supervisor support, the system provided assistance with registration requirements, provided liability insurance, collected parent fees, and recruited children. However, the discrepancy in earnings between independent and supervised providers made it difficult to recruit new providers and retain established providers.

Providers in both the Connecticut and Danish systems received certain tax deductions and allowances. In Denmark providers deducted one third of their income before paying taxes. In Connecticut providers deducted related expenses as home business expenses. With careful planning and accounting some providers in Connecticut had been able to minimize their tax liabilities and maximize their net income.

An examination of the financial aspects of the two supervised family day care systems illustrates that many factors are involved in determining how much a supervised system costs and how it can be financed. The cost depends upon the level of professional needed to conduct the supervision, the number of children and providers to which each supervisor is responsible, the pay and benefits to providers, and administrative

expenses. Money to cover expenses can come from many sources: parent fees, tax money through various sources, and philanthropic sources. While the supervisory model in itself does not guarantee trouble-free, high quality care (XXXXXXX, In press), it increases the probability of high quality care. Supervised family day care can be the model conducted by a particular school or sponsor, a model for training and credentialling independent family day care providers, and/or the model used to support children and parents who are at risk for various reasons. The next section presents a sample budget to help plan for a supervised system.

A PROTOTYPE SUPERVISED FAMILY DAY CARE PROGRAM

A sample budget has been constructed for one cluster of supervised family day care homes. The unit would involve one supervisor and 11 providers. The sample budget can serve as a guide for establishing a supervised family day care system, enhancing an existing provider network to conform to the supervised model, or as a guide for creating a model for training or credentialing family day care providers who, subsequently, would become independent of the system. Expenses have been categorized into three components: payment to providers, program support (supervisor costs plus other program support) and indirect/administrative costs. The sample budget appears in Table 2.

- Insert Table 2 about here -

Several assumptions have been made in creating this budget. One major assumption is that family day care providers are providing an important service. They should be compensated adequately for their work and should receive employment benefits. It is assumed that adequate compensation will

help attract and retain competent providers. In the prototype budget the providers are paid at an hourly rate equivalent to that paid assistant teachers in child care centers in the area of Connecticut studied. The annualized pay for providers was computed after taking into consideration that family day care providers actually work about 50 hours a week. Therefore the hourly rate of pay for providers and center assistant teachers is the same but the annualized salaries are different. To determine the wage rate for any specific community, a survey of child care centers should be done to determine the local wage for assistant teachers (Child Care Employee Project, 1988). Wages paid providers in the system should be the same as that paid to assistant teachers. If providers are to be paid a per-child rather than a per-hour rate, the rate should be figured such that care of four children generates income equivalent to that made by assistant teachers in schools or centers.

In recognition that health insurance and retirement benefits are tied to work, the providers in this budget are treated as employees of an organization that provides benefits. In setting up a similar system it is recommended that the benefits provided be at least equivalent to center-based child care workers in the community served.

In the area of fringe benefits, the sample budget gives providers the standard social security and employment insurance coverage that most workers receive. A small pension allotment, often not received by child care staff in centers, is included in the benefit package of the sample budget as another factor of employment security too often overlooked. Paid leave time, which is reflected in the budget in the form of substitute care, is computed to compare with the leave earned by center-based staff. Substitute coverage for paid leave time is figured at twelve sick days and

twelve personal/vacation days per year for each provider. Paid holidays do not effect substitute coverage since it is assumed that no regular child care services would be offered on holidays.

The supervisors in the proposed budget are assumed to be college-trained early childhood professionals with training similar to that required of an elementary school teacher. To determine the wage paid to the supervisor in a particular community it is suggested that the wage paid to teachers in the public schools or the wages paid to trained teachers in day care centers be used. Alternately, if the supervised system is a component of a social service agency and/or provides child care for families at risk, perhaps a Master's level early childhood professional would be needed. The salaries of supervisors would fluctuate as a function of training, experience, and level of responsibility.

Other program support costs are those for the purchase of equipment, materials and supplies to be used in family day care homes, funds to support activities such as field trips, and funds for training and education. Funds are allotted to reimburse the supervisor for travel to the family day care homes, to recruit potential providers, and to publicize the availability of care. An estimated cost for liability insurance for family day care homes also has been included.

Indirect costs in the prototype budget are those associated with rent of office space, office expenses like telephone, utilities, and supplies, and administrative expenses associated with conducting a social service program. Indirect costs, while very variable across programs, are real costs to be considered in the planning process.

OPTIONS FOR FUNDING OF THE PROTOTYPE

Funding of the supervised family day care cluster would depend upon

the availability of support from public and/or private funds. Regardless of the availability of supporting funds, it is assumed that parent fees would be an important component of program funding. The level of parent fees would depend upon both the availability of support from public and/or private funds and the number of children served in each family day care home. Table 3 gives the parent fees which would be required to support the supervised system under three conditions of support from public/private funds and under three child/home ratios.

- Insert Table 3 about here -

Option 1 in Table 3 presents the parent fees which would be needed to support the supervised system when no other funds were available to support the program. Parent fees would cover payment to providers, program support, and indirect costs. Option 2 presents the parent fees needed when funds are available to cover indirect costs associated with the program. Under this option parent fees would cover payment to providers and program support costs, but indirect costs would be covered by the sponsoring agency or other sources. Option 3 presents the parent fees needed when other funds are available to cover both program support and indirect costs. This condition might exist if the supervised system was used as a training or credentialling model. However, a public or private sponsoring agency could provide this level of ongoing support. For example, this is the level of support which might be provided if supervised family day care were supported as a program of the public school system.

Table 3 also illustrates how parent fees would vary as a function of the number of full time children cared for by each provider. While some

states might allow for more than 5 children in a family day care home, care for more than 5 young children on a full time basis is not recommended. In the Danish and Connecticut systems described in this paper the average number of children per provider was 3.5. In Denmark where the law permits 5 children per family day care home, experienced supervisors reported that in well functioning systems the average number of children was 3.5. In these systems beginning providers cared for 3 children and experienced providers cared for 4 children. Only exceptional providers were able to care for 5 children on a regular basis (XXXXXXX, In press).

While the parent fees in Table 3 are described with respect to three specific options, there may be other ways in which parent fees can be determined and other bases for obtaining program support. Grants might be obtained from businesses, philanthropic groups or local governments which would cover portions of total costs rather than specific aspects of the expenses. In an area where a large corporation employs many young families, a business may feel it in their interest and in the interest of their employees to contribute to a program providing supervised family day care. In an urban area, the city government may find it advantageous to contribute to a supervised system for children of parents in job training programs. The supervised system offers the added family support often needed by parents involved in job training and/or in the process of getting off welfare.

Supervised family day care is presented as one model of family day care which increases the probability that children receive high quality care and which has advantages for parents and providers. The sponsoring of supervised family day care systems by the schools or other agencies need not be seen as a threat to independent family day care providers.

Supervised family day care can exist side by side with independent family day care. However, it is the opinion of the authors, that public money should be allocated only to family day care providers within supervised systems or to independent family day care providers who are both licensed and certified. To receive public day care money independent providers should be required to meet a set of standards similar to those advanced by CDA National Credentialing Program (1987).

Supervised family day care can have impacts in addition to its influence on the provision of quality child care. Supervisors might be integrated into the larger family support network of a community and act as liaisons with multiple programs and agencies. Also, the monitoring and support provided by supervised family day care systems can relieve some of the pressure on State licensing personnel and can accomplish more efficiently the purposes for which regulations are created. Supervised systems can be used to train quality child care providers and as a possible step in a child care career ladder. Family day care regulations and state legislative initiatives should be advanced to encourage and support supervised systems.

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Table 1. Approximate Monthly and Annualized Incomes for
Child Care Workers with Comparisons to Minimum Wages

	<u>DENMARK</u>		<u>CONNECTICUT</u>	
	Month	Annual	Month	Annual
Supervised provider with 3 children	\$ 708	\$ 8500	\$ 735	\$ 8820
Supervised provider with 4 children	\$ 944	\$11325	\$ 990	\$11880
Supervised provider with 5 children	\$1180	\$14160	\$1310	\$15720
Independent provider with 3 children	a.	-	\$ 980	\$11760
Independent provider with 4 children	-	-	\$1380	\$16560
Independent provider with 5 children	-	-	\$1900	\$22800
Untrained center child care worker	\$1000	\$12000	\$ 975	\$11700
Trained center child care worker	\$1130	\$13560	\$1056	\$12672
Minimum wage in broader community	\$ 950	\$11400	\$ 980b.	\$11760

a. Independent family day care providers may operate in Denmark as long as they register with local authorities. Independent providers, however, are scarce and no financial data was obtained.

b. File Clerk; U.S. Dept. of Labor, Conn. Area Wage Survey, July, 1986.

Table 2: Sample Budget for Supervised Family Day Care Program

EXPENSES

PAYMENT TO PROVIDERS

Salaries

Providers (10 @ \$14,300)	143,000
(@ \$5.50/hr x 50 hrs. x 52 wks.)	
Full Time Substitute (1 @ \$14,300)	14,300
Total Salaries	157,300

Fringe Benefits @ 23.35% of \$157,300

(FICA @ 7.15%; Unemployment Compensation @ 1.2%; Health Insurance @ 10%;
pension @ 5%)

Total Fringe Benefits	36,730
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TOTAL PROVIDER SALARIES AND BENEFITS	194,030
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PROGRAM SUPPORT

SUPERVISOR

Supervisor Salary (1 @ \$20,000)	20,000
Supervisor Benefits @ 23.35% of	
\$20,00 (itemized same as above)	4,670
Supervisor Travel (@ 8000 mi. x 21¢)	1,680
TOTAL SUPERVISOR	26,350

OTHER PROGRAM SUPPORTS

Liability Insurance (@ est. \$500/home)	5,500
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Training and Education	1,000	
Materials and Supplies	4,000	
Equipment	2,000	
Field Trips	1,500	
Advertising	500	
TOTAL OTHER SUPPORTS	14,550	
 TOTAL PROGRAM SUPPORT		40,900
 TOTAL DIRECT COSTS (Providers plus Program Supports)		\$234,930
 INDIRECT COSTS		33,057*
 TOTAL PROGRAM COSTS		\$267,987*

* Indirect, or administrative, costs have been figured at 15% of total personnel costs (providers plus supervisor) which then represents approximately 12% of the total program budget. Indirect cost rates will generally vary between 10% and 20% and effect the total program cost.

Table 3: Weekly Parent Fees Under Three Funding Options

	OPTION #1	OPTION #2	OPTION #3
	(\$267,987)	(\$234,930)	(\$194,030)
5 children per provider (Total=50 children)	\$103	\$90	\$75
4 children per provider (Total=40 children)	\$129	\$113	\$93
3.5 children per provider (Total=35 children)	\$147	\$129	\$107

OPTION #1 = PARENT SUPPORTED- Parent fees cover all costs.

OPTION #2 = SPONSORSHIP- A sponsoring agency absorbs indirect costs.

OPTION #3 = TRAINING UNIT- Training funds cover program support and indirect costs.